

# Retiree Report

October, 2002

A Quarterly Publication from the  
Fairfax County Retirement Agency

## Open Season Oct. 15 - Nov. 15

### Changes Effective January 1, 2003

**Trigon Participants MUST choose a new plan and fill in a form!**

*This year for Open Season, the Benefits Division of Human Resources has developed a special Courier supplement specifically addressing Retiree related information that is included in this package. Because of this, the information in the Retiree Report will be very brief. We have included a rate sheet that is designed similarly to previous years in an effort to give you some continuity as you make your plan decision.*

Once you have read through this packet, please let us know if you plan to make any changes to your health or dental coverage. Unless you plan to make a change, you do not need to send us anything. If you choose to receive Kaiser or Cigna information packets and forms, please call the Retirement Agency and we will send a packet for those plans out to you -- 703-279-8200. **ALL FORMS should be returned to the Retirement Agency**, 10680 Main Street, Suite 280, Fairfax, VA 22030. Please **DO NOT** return forms to CareFirst or Human Resources. If you are making a change to your Primary Care Physician, address, phone number or other personal information, please mark your form in the upper right hand corner with the words "Change of \_\_\_\_\_". That will help us expedite the process on this end.

All current CareFirst, Blue Preferred PPO and Trigon members are receiving this packet **with** CareFirst information and an enrollment form -- this provides you with everything you should need unless you plan to change to Cigna or Kaiser. **If you do not plan to make any changes, you may dispose of the form.**

### CareFirst Help Desk Now in Benefits

A representative from CareFirst is now available most days in the Benefits Office to handle claims issues for FairChoice+ BlueChoice and Blue Preferred PPO members. If you have claims questions or concerns, you may call the representative at (703) 324-3474. The help desk is located in Suite 258 of the Government Center. Appointments are recommended. If you have questions about enrollment, eligibility or deductions from your annuity, please call the Retirement Agency staff at 703-279-8200 or 1-800-333-1633.

# CY 2003 Health Insurance Monthly Premiums for Retirees

*Rates Effective January 1, 2003 through December 31, 2003*

## Health Insurance Plan Options

### ***FAIRCHOICE+ BlueChoice***

	Under 55 (without subsidy)	55 and over or on Disability Retirement (includes subsidy)
Individual -----	309.30	209.30
1 Individual with Medicare -----	216.00	116.00
2 Individuals -----	607.83	507.83
2 Individuals - 1 with Medicare; 1 without Medicare -----	520.77	420.77
2 Individuals with Medicare -----	427.49	327.49
Family -----	893.93	793.93
Family - 3 Medicare -----	648.01	548.01
Family - 2 Medicare -----	755.85	655.85
Family - 1 Medicare -----	848.08	748.08

### ***Blue Preferred PPO***

Individual -----	355.69	255.69
1 Individual with Medicare -----	248.41	148.41
2 Individuals -----	699.01	599.01
2 Individuals - 1 with Medicare; 1 without Medicare -----	598.89	498.89
2 Individuals with Medicare -----	491.60	391.60
Family -----	1,028.02	928.02
Family - 3 Medicare -----	697.54	597.54
Family - 2 Medicare -----	870.12	770.12
Family - 1 Medicare -----	975.28	875.28

### ***CIGNA***

*Please Note: CIGNA does not provide a Medicare Risk Plan - If you are age 65 or over, **DO NOT** choose CIGNA as your provider.*

Individual -----	276.40	176.40
2 Individuals -----	536.91	436.91
Family -----	802.56	702.56

**Remember! If you drop your health or dental coverage,  
you will N E V E R be able to get it back!**

# CY 2003 Health Insurance Monthly Premiums for Retirees

*Rates Effective January 1, 2003 through December 31, 2003*

## Health Insurance Plan Options

### ***KAISER-PERMANENTE***

	Under 55 (without subsidy)	55 and over or on Disability Retirement (includes subsidy)
Individual -----	221.71	121.71
2 Party -----	432.33	332.33
Family -----	642.95	542.95
Individual with Medicare -----	213.49	113.49
2 Individuals with Medicare -----	426.98	326.98
1 Individual with Medicare; 1 without Medicare -----	435.20	335.20

## Dental Plan Options

	Monthly Premium
<b><i>DENTAL BENEFIT PROVIDERS DHMO (DBP)</i></b>	
Individual -----	\$17.74
2 Individuals -----	\$30.16
Family -----	\$41.81

### ***DOMINION DHMO***

Individual -----	\$14.68
2 Individuals -----	\$25.10
Family -----	\$35.60

### ***DOMINION PPO***

Individual -----	\$37.26
2 Individuals -----	\$63.70
Family -----	\$87.92

**The County  
does NOT  
contribute  
toward the  
dental  
premiums.**

Premiums  
are deducted  
monthly,  
in the month prior  
to coverage.

### **MEDICARE NOTES**

If you become eligible for Medicare at any age and you have County health insurance, you **MUST ENROLL** in Medicare Part A and B and send a copy of your new Medicare card showing the effective date of your Part A and Part B coverage to the Retirement Agency.

If you elect not to sign up for both parts of Medicare, the plan will pay your claims as though you had Medicare Parts A and B. Medicare will also add a 10% penalty to your premium for Part B for each 12 months that you could have been covered by Part B but elected not to enroll. The only exception is for periods when you were covered by an employers' (not retirees') health insurance plan through your or your spouse's employer.

**Dental Notes:** There are NO claim forms to file under a DHMO plan. Claim forms for the PPO plan should be mailed to **Dominion Dental Services, Inc. 111 Ryan Court, Suite 300, Pittsburgh, PA 15205-1324**. Dentists may use the standard American Dental Association approved dental claim form, or PPO members may request forms from Dominion by calling **1-888-518-5338**. To check the status of a claim for the PPO plan, call 1-888-391-3374.

Please note that the PPO plan requires all dentists to obtain pre-approval for many services. See the Benefit Summary Handbook for more details.

If you are currently **NOT** enrolled in a County-offered health/dental plan, you are **NOT** eligible to join one!

## Potential Dental Care Alternative

We frequently receive calls from retirees who have cancelled their dental insurance and would like to get it back. Unfortunately, as with health insurance, once you have dropped the dental insurance, you cannot get it back.

The following article is reprinted from the October edition of the Golden Gazette and may provide you with a partial solution to your dental hygiene needs.

### A Year's Worth of Dental Hygiene Care for \$25

For many people, especially those without health insurance, regular visits to the dental hygienist for teeth cleaning are an unaffordable luxury. Northern Virginia Community College (NVCC) provides a convenient, low-cost alternative with its Dental Hygiene Clinic, operated by carefully supervised students.

An annual fee of \$25 for adults and \$10 for children under 16 covers a year's worth of preventative dental hygiene services including:

- Examination of teeth and gums
- Scaling and polishing
- Home care instruction
- Fluoride applications
- Diagnostic radiographs
- Blood pressure screening
- Oral cancer screening
- Sealants
- Nutritional counseling
- Periodical screening

NVCC's Dental Hygiene Clinic is not intended to be a full-service dental clinic and does not provide such restorative dental services as tooth extractions and fillings. **Anyone in the community may use the clinic.** No minimum or maximum income restrictions apply. Patients with disabilities are welcome.

Supervised by a dentist, the clinic provides practical experience for NVCC's dental hygiene students, as well as a much-needed community service. Registered dental hygienists carefully check each student's work. Because of the educational nature of the clinic, a typical appointment will take much longer than a standard visit to a dentist's office. Patients should be prepared to spend 1 hour for the initial screening appointment and up to three hours for each subsequent appointment.

To make an appointment, call 703-323-3349, 9am-4pm. The Dental Hygiene Clinic is in Room 109 of the CT Building at NVCC's Annandale Campus, 8333 Little River Turnpike, Annandale, VA. Parking is available for .50 cents per hour in the Visitor Parking Lot.

## Retirees and spouses with County health insurance are required to

submit a copy of their Medicare card showing that they have both Part A and Part B coverage as soon as they become eligible to receive it. Retirees should apply for Medicare Part B 3 months prior to their 65th birthday and submit proof of coverage to the Retirement Agency as soon as they receive their card. Those who forget or those who choose not to accept Part B will be placed in the County's penalty group and will have to pay, out-of-pocket for any medical expenses that Medicare would have paid. Remember, while you have to pay for Medicare Part B, those retirees enrolled in FairChoice+ with Medicare coverage receive a lower rate than those without Medicare. Do not turn down Medicare Part B coverage - it can be a costly mistake for you and your family. Medicare will also add a 10% penalty to your premium for Part B for each 12 months that you could have been covered by Part B but elected not to enroll. The only exception is for periods when you were covered by an employers' (not retirees') health insurance plan through your or your spouse's employer.

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